

Information to identify the case:

| | | | |
|---|---------------------|-------------|--|
| Debtor 1 | Kimberly J. Perkins | | Social Security number or ITIN xxx-xx-1454 |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | EIN ----- |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 16-28964-ABA | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kimberly J. Perkins

8/6/21

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kimberly J. Perkins
Debtor

Case No. 16-28964-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Aug 06, 2021

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 65

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2021:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | + Kimberly J. Perkins, 609 Linden Avenue, Riverton, NJ 08077-1415 |
| cr | + Nationstar Mortgage LLC D/B/A MR. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927 |
| cr | + Seterus, Inc. as authorized subservicer for Federa, P.O. Box 1047, Hartford, CT 06143-1047 |
| cr | + Toyota Motor Credit Corporation, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713 |
| cr | + Toyota Motor Credit Corporation, P. O. Box 9013, Addison, TX 75001-9013 |
| 516429107 | + Algern Perkins, 609 Linden Ave., Riverton, NJ 08077-1415 |
| 516429108 | + Bankcard Services, PO Box 84049, Columbus, GA 31908-4049 |
| 516429113 | + Comenity Bank, c/o Professional Bureau of Collections, PO Box 4157, Englewood, CO 80155-4157 |
| 516429115 | + Credit Control LLC, PO Box 51790, Livonia, MI 48151-5790 |
| 518463940 | + Federal National Mortgage Association c/o Nationst, P.O. Box 619096, Dallas, TX 75261-9096 |
| 516429124 | + Lord & Taylor, PO Box 71106, Charlotte, NC 28272-1106 |
| 516429127 | + Midland Funding, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020 |
| 518295721 | + Nationstar Mortgage LLC D/B/A Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096 |
| 518295722 | + Nationstar Mortgage LLC D/B/A Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC D/B/A Mr. Cooper 75261-909 ATTN: Bankruptcy Dept |
| 518463941 | + Nationstar Mortgage LLC d/b/a Mr. Cooper, Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318 |
| 518192141 | + RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927 |
| 516477655 | ++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus, Inc., PO Box 1047, Hartford, CT 06143 |
| 516429130 | + Schlee & Stillman, LLC, 50 Tower Office Park, Woburn, MA 01801-2113 |
| 516429131 | + State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245 |
| 516429134 | + TD Bank, c/o Lyons, Doughty, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-1725 |
| 516492014 | + Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| 516429135 | + Transworld Systems, Inc., 150 Crosspoint Parkway, Getzville, NY 14068-1602 |
| 516429136 | + United Collection BUreau, 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501 |

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Aug 06 2021 20:27:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Aug 06 2021 20:27:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 516429106 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Aug 06 2021 20:34:53 | Advanta, PO Box 660676, Dallas, TX 75266-0676 |
| 516464152 | Email/PDF: MerrickBKNotifications@Resurgent.com | Aug 06 2021 20:35:00 | Advanta Bank Corporation, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 516429109 | + Email/PDF: resurgentbknotifications@resurgent.com | Aug 06 2021 20:35:05 | Cach of NJ, LLC, 4340 South Monaco Street, Denver, CO 80237-3485 |

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| 516429110 | EDI: CAPITALONE.COM | Aug 07 2021 00:23:00 | Capital One, PO Box 71083, Charlotte, NC 28272-1083 |
| 516429111 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Aug 06 2021 20:34:52 | Carson Smithfield LLC, PO Box 9216, Old Bethpage, NY 11804-9016 |
| 516429112 | + EDI: WFNNB.COM | Aug 07 2021 00:23:00 | Comenity Bank, PO Box 5138, Lutherville Timonium, MD 21094-5138 |
| 516429114 | + EDI: WFNNB.COM | Aug 07 2021 00:23:00 | Comenity Capital Bank, PO Box 183003, Columbus, OH 43218-3003 |
| 516624345 | + EDI: WFNNB.COM | Aug 07 2021 00:23:00 | Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132 |
| 516429116 | + Email/Text: clientservices@credit-control.com | Aug 06 2021 20:27:00 | Credito Control, LLC, 5757 Phanton Dr., Suite 330, Hazelwood, MO 63042-2429 |
| 516429126 | + EDI: CITICORP.COM | Aug 07 2021 00:23:00 | Macy's, P.O. Box 78008, Phoenix, AZ 85062 |
| 516588544 | EDI: Q3G.COM | Aug 07 2021 00:23:00 | Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 516429117 | + Email/Text: fggbanko@fgny.com | Aug 06 2021 20:27:00 | Discover Bank, c/o Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604 |
| 516452184 | EDI: DISCOVER.COM | Aug 07 2021 00:23:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 516429118 | + Email/Text: bknotice@ercbpo.com | Aug 06 2021 20:27:00 | ERC, PO Box 23870, Jacksonville, FL 32241-3870 |
| 516429120 | + EDI: RMSC.COM | Aug 07 2021 00:23:00 | Gap Visa Card, PO Box 960017, Orlando, FL 32896-0017 |
| 516429121 | + EDI: IRS.COM | Aug 07 2021 00:23:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 |
| 516429125 | + Email/Text: bncnotices@stengerlaw.com | Aug 06 2021 20:27:00 | LVNV Funding, c/o Stenger & Stenger, 2618 East Paris Ave., SE, Grand Rapids, MI 49546-2454 |
| 516479958 | Email/PDF: resurgentbknotifications@resurgent.com | Aug 06 2021 20:34:57 | LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 516429122 | + EDI: WFNNB.COM | Aug 07 2021 00:23:00 | Lane Bryant, PO Box 659728, San Antonio, TX 78265-9728 |
| 516461751 | Email/PDF: MerrickBKNotifications@Resurgent.com | Aug 06 2021 20:34:59 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 516594702 | + EDI: MID8.COM | Aug 07 2021 00:23:00 | MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011 |
| 516429128 | + Email/Text: bankruptcydepartment@tsico.com | Aug 06 2021 20:27:00 | NCC Business Services, Inc., PO Box 24739, Jacksonville, FL 32241-4739 |
| 516429129 | EDI: PRA.COM | Aug 07 2021 00:23:00 | Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502 |
| 516619711 | EDI: PRA.COM | Aug 07 2021 00:23:00 | Portfolio Recovery Associates, LLC, c/o Aadvantage Aviator Red, POB 41067, Norfolk VA 23541 |
| 516619485 | EDI: PRA.COM | Aug 07 2021 00:23:00 | Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541 |
| 516623443 | EDI: PRA.COM | Aug 07 2021 00:23:00 | Portfolio Recovery Associates, LLC, c/o Household Bank, POB 41067, Norfolk VA 23541 |
| 516614232 | EDI: PRA.COM | Aug 07 2021 00:23:00 | Portfolio Recovery Associates, LLC, c/o |

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| 516554705 | EDI: Q3G.COM | | Aug 07 2021 00:23:00 | Wal-mart, POB 41067, Norfolk VA 23541 |
| 516431381 | EDI: Q3G.COM | | Aug 07 2021 00:23:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 516554706 | EDI: Q3G.COM | | Aug 07 2021 00:23:00 | Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788 |
| 518056246 | + Email/Text: bncmail@w-legal.com | | Aug 06 2021 20:27:00 | SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132 |
| 518056245 | + Email/Text: bncmail@w-legal.com | | Aug 06 2021 20:27:00 | SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132 |
| 516786993 | + EDI: STF1.COM | | Aug 07 2021 00:23:00 | Sun Trust, 901 Semmes Avenue,, Richmond, VA 23224-2243 |
| 516461678 | + EDI: STF1.COM | | Aug 07 2021 00:23:00 | SunTrust Bank, Attn: Support Services, PO Box 85092, Richmond, VA 23285-5092 |
| 516429133 | + EDI: RMSC.COM | | Aug 07 2021 00:23:00 | Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004 |
| 516429132 | EDI: RMSC.COM | | Aug 07 2021 00:23:00 | Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060 |
| 516430407 | EDI: RMSC.COM | | Aug 07 2021 00:23:00 | Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 |
| 516568254 | + Email/Text: bankruptcysst@alorica.com | | Aug 06 2021 20:26:00 | Systems & Services Technologies, Inc. (SST), 4315 Pickett Road, St. Joseph, MO 64503-1600 |
| 516621019 | + Email/Text: bncmail@w-legal.com | | Aug 06 2021 20:27:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 516429123 | EDI: TFSR.COM | | Aug 07 2021 00:23:00 | Lexus Financial Services, PO Box 5855, Carol Stream, IL 60197 |

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| cr | *+ | Federal National Mortgage Association c/o Nationst, P.O. Box 619096, Dallas, TX 75261-9096 |
| 516429119 | ##+ | First Step Group, 6300 Shingle Creek Parkway, Suite 220, Minneapolis, MN 55430-2162 |

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2021 at the address(es) listed below:

| Name | Email Address |
|----------------------|---|
| Ellen M. McDowell | on behalf of Debtor Kimberly J. Perkins emcdowell@mpadlaw.com lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;r62202@notify.bestcase.com;mcdoweller62202@notify.bestcase.com |
| Francesca Ann Arcure | on behalf of Creditor Toyota Motor Credit Corporation NJ_ECF_Notices@McCalla.com NJ_ECF_Notices@McCalla.com |
| Harold N. Kaplan | on behalf of Creditor Nationstar Mortgage LLC D/B/A MR. Cooper hkaplan@rasnj.com informationathnk@aol.com |
| Isabel C. Balboa | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Isabel C. Balboa | ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Rebecca Ann Solarz | on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com |
| Robert P. Saltzman | on behalf of Creditor Federal National Mortgage Association c/o Nationstar Mortgage LLC d/b/a Mr. Cooper dnj@pbslaw.org |
| Robert P. Saltzman | on behalf of Creditor Seterus Inc. as authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America dnj@pbslaw.org |
| Sindi Mncina | on behalf of Creditor Nationstar Mortgage LLC D/B/A MR. Cooper smncina@raslg.com |

TOTAL: 9